

PROSPECTUS – GROUP CRITICAL ILLNESS INSURANCE**1. Scope of Cover:**

The Insurance Policy covers Insured Person for Critical Illness stated under policy schedule and which occurs or manifests itself during the policy period as a first incidence.

SCHEDULE of Benefits - Critical Illness

| Plan | Gold | Platinum |
|---|-----------------------|----------|
| Sum Insured | As stated in Schedule | |
| Critical Illness covered | | |
| 1. First Heart Attack of specified severity | ✓ | ✓ |
| 2. Open Chest CABG | ✓ | ✓ |
| 3. Stroke | ✓ | ✓ |
| 4. Cancer of specified severity | ✓ | ✓ |
| 5. Kidney Failure (End stage renal disease) | ✓ | ✓ |
| 6. Major Organ/ Bone Marrow Transplantation | ✓ | ✓ |
| 7. Open Heart Valve Replacement | ✓ | ✓ |
| 8. Permanent Paralysis of Limbs | ✓ | ✓ |
| 9. End Stage Liver Disease | ✓ | ✓ |
| 10. Multiple Sclerosis | ✓ | ✓ |
| 11. Coma | ✓ | ✓ |
| 12. Benign Brain Tumor | | ✓ |
| 13. Primary Parkinson's Disease | | ✓ |
| 14. Alzheimer's Disease | | ✓ |
| 15. Aorta Graft Surgery | | ✓ |
| 16. Major Burns | | ✓ |
| 17. Deafness | | ✓ |
| 18. Loss of Speech | | ✓ |

2. Main Exclusions:

- CRITICAL ILLNESS, which occurs or manifests itself during the 90 days waiting period specified in POLICY SCHEDULE of the POLICY unless POLICY extension to modify or delete the exclusion, on payment of additional premium, is opted for
- In the event of Death of INSURED PERSON during the 30 days SURVIVAL PERIOD as specified in SCHEDULE of the POLICY following diagnosis of CRITICAL ILLNESS unless POLICY extension to modify or delete the exclusion, on payment of additional premium, is opted for
- PRE EXISTING CRITICAL ILLNESS
- War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- Caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- Caused by or contributed to by or arising from nuclear weapon materials
- Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism

- Any INSURED PERSON committing or attempting any breach of the law with criminal intent or arising out of or as a result of any act of self-destruction or self-inflicted INJURY, attempted suicide or suicide.
- INSURED PERSON's participation or involvement in naval, military or air force operation, speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports, rafting and canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), hunting or equestrian activities, participation in any PROFESSIONAL SPORT,
- The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- Venereal disease, sexually transmitted disease or ILLNESS; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
- Any treatment/ SURGERY for change sex or any cosmetic SURGERY or treatment/ SURGERY/ complication/ ILLNESS arising as a consequence thereof
- Any CRITICAL ILLNESS arising out of, directly/ indirectly caused by, contributed to or aggravated by pregnancy (including voluntary termination), miscarriage, maternity or child birth (including through caesarean section), EXTERNAL CONGENITAL ANOMALY
- Any CRITICAL ILLNESS based on a diagnosis made by any person who is not a SPECIALIST MEDICAL PRACTITIONER
- Any CRITICAL ILLNESS arising or resulting from the Insured committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion
- Any exclusion mentioned in the SCHEDULE or the breach of any specific condition mentioned in the SCHEDULE.

3. **Sum Insured:**

The minimum sum insured for this policy would be of Rs 5,000 /- and maximum of Rs 5, 00, 00,000/.

The Sum Insured opted at the inception of the policy cannot be changed mid-term and can be changed only at the time of renewal.

4. **Entry Age**

For Adult

Minimum and Maximum entry age is 18 years and 65 years respectively

For Child

Minimum entry age is 3 months. No maximum entry age

5. **Premium Rate**

Premium per mile (in Indian Rupees) exclusive of service tax

| Age Band | 0-25 | 26-30 | 31-35 | 36-40 | 41-45 | 46-50 | 51-55 | 56-60 | 61-65 |
|-----------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| GOLD | 1.446 | 1.587 | 1.984 | 3.034 | 5.146 | 10.035 | 18.880 | 30.630 | 44.621 |
| PLATINUM | 1.607 | 1.763 | 2.204 | 3.370 | 5.718 | 11.150 | 20.978 | 34.034 | 49.578 |

| Age Band | 66-68 | 69-71 | 72-74 | 75-77 | >78 |
|-----------------|---------|---------|---------|---------|---------|
| GOLD | 122.432 | 165.939 | 207.795 | 304.563 | 502.272 |
| PLATINUM | 136.035 | 184.377 | 230.884 | 338.404 | 558.080 |

These premium rates will be further adjusted for the following rating factors to an extent of relativities stated against them
Underwriting Risk Adjustments:

90 days Waiting Period Waiver Loading:

First 30 days - 9.4%

No waiting period - 18.8%

30 days Survival Period Waiver Loading:

15 days - 3.1%

No survival period - 6.3%

Relativities

| Group Size | 0-20 | 21-50 | 51-75 | 76-100 | 101-250 | 251-500 | 501-1000 | 1001-2000 | 2001-5000 | Above 5000 |
|------------|------|-------|-------|--------|---------|---------|----------|-----------|-----------|------------|
| Relativity | 1 | 0.99 | 0.97 | 0.95 | 0.93 | 0.9 | 0.88 | 0.87 | 0.86 | 0.85 |

| Participation (%) | 10% | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% and more |
|-------------------|-----|-----|------|-----|-----|------|-----|-----|--------------|
| Relativity | 1.5 | 1.4 | 1.25 | 1.1 | 1 | 0.95 | 0.9 | 0.8 | 0.7 |

| Lifestyle Factor | Sedentary | Less active | Moderate active | Highly Active |
|------------------|-----------|-------------|-----------------|---------------|
| Relativity | 1.15 | 1.07 | 1 | 0.9 |

| Physically hazardous habits | High | Moderate | Low | Absent |
|-----------------------------|------|----------|------|--------|
| Relativity | 1.2 | 1 | 0.88 | 0.8 |

| Premium Installment | Relativity |
|---------------------|------------|
| Annual | 1 |
| Semi Annual | 1.02 |
| Quarterly | 1.03 |
| Monthly | 1.045 |

| Channel discount | Relativity |
|------------------|------------|
| Web Sales | 0.90 |
| Other channels | 1 |

The formula used to calculate the final premium rate is as below:

$$\text{Final premium rate} = \text{Premium rate} * R_1 * R_2 * R_3 * R_4 * R_5 * R_6$$

Where Premium rate = as shown in the table above

Prospectus

R1 = relativity for group size
R2 = relativity for participation percentage
R3 = relativity for physically hazardous habits
R4 = relativity for lifestyle
r₅ = relativity for premium payment frequency
r₆ = relativity for web sales

Illustration:

For a group of size 90, with participation percentage of 60%, with Premium Installment frequency of “Quarterly” payment, Expected physically hazardous habit category of “Low” and Lifestyle Factor of “Highly Active”, for a insured of age 38 years and opting for Gold Plan, the gross rate will be:

$$= 3.034 * 0.95 * 1.00 * 0.95 * 1.03 * 0.88 * 0.9$$

$$= 2.234 \text{ per mile of Sum Insured}$$

So for a Sum Insured of 100000, the Office premium will be INR 223.4 per annum.

6. Portability

Individual members including the family members covered under this group critical illness insurance policy shall have the right to migrate from such group policy to a suitable individual health insurance policy or a family floater policy offered by the Company provided that member shall apply to port the entire policy along with all the members of the family, if any, at least 45 days before the premium renewal date of his/ her existing group critical illness insurance policy.

7. Alteration in the Policy

This POLICY constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by a written ENDORSEMENT signed and stamped by Us. However upon the inception of the POLICY, the option to modify plan and/ or sum insured shall be available to POLICYHOLDER only at the time of POLICY renewal with US.

8. Claim Documents

- Duly completed and Claim Form in original signed by or on behalf of INSURED PERSON,
- All medical reports including but not limited to Discharge summary, Case history, MEDICAL PRACTITIONER'S referral letter, treatment paper, investigation reports
- A precise diagnosis for which a claim is made
- MEDICAL PRACTITIONER's prescription advising drugs / diagnostic tests / first consultation letter and subsequent prescriptions.
- Pathological / Radiological / Diagnostic test reports
- First Information Report/ Final Police Report, if applicable
- Death Certificate/ Death summary / Post mortem report, if available
- SPECIALIST MEDICAL PRACTITIONER's report confirming the diagnosis and occurrence of CRITICAL ILLNESS
- KYC documents where settlement amount is over 1 lac
- Bank account details of the claimant for electronic settlement

If any time period is specifically mentioned against the Critical Illness for which the claim is made, then those documents/medical reports should be submitted to Us within 45 days of the completion of such period.

Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, the POLICY HOLDER or INSURED PERSON may contact Us at
Health Claims Services Department

HDFC ERGO General Insurance Co. Ltd.
Stellar IT Park, Tower-1
5th Floor, C - 25, Sector 62
Noida – 201301
Toll Free: 1800 2 700 700 (Accessible from India only)
Phone (UAN): 1860 2000 700 (Local charges applicable)
Fax (UAN): 1860 2000 600 (Local charges applicable)
Email: healthclaims@hdfcergo.com

9. Renewal

This policy shall ordinarily be renewable for lifelong only by mutual consent except for grounds such as mis-representation, fraud, moral hazard or non co-operation by the Insured and subject to payment in advance of the total premium at the rate in force at the time of renewal and subject to the policy being renewed within the Grace period of 30 days from date of Expiry. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

10. Cancellation

Insured may cancel this Policy at any time by sending fifteen (15) days notice in writing to the Company or by returning the Policy and stating when thereafter cancellation is to take effect. In the event of such cancellation the Company shall retain premium for the period that this Policy has been in force calculated in accordance with the short period rate table. However, there will be no refund of premium if Insured person have made a claim, or Insured person are entitled to make any claim under this Policy

| Period on Risk | Rate of Premium to be Charged |
|--------------------|-------------------------------|
| Upto 1 month | 25% of annual rate |
| Upto 3 month | 50% of annual rate |
| Upto 6 month | 75% of annual rate |
| Exceeding 6 months | Full annual rate |

The Company may cancel this Policy on grounds of misrepresentation, fraud, non disclosure of material facts, non cooperation by POLICY HOLDER, INSURED PERSON or anyone acting on POLICY HOLDER's behalf or on the behalf of INSURED PERSON. Such cancellation of the policy will be from inception date or the renewal date (as the case may be) upon 30 days notice and by sending an endorsement in this regard at your address shown in the schedule without refund of any premium

11. Withdrawal of the Product

We may decide to withdraw this product under which this POLICY is issued to POLICYHOLDER , in such case We will provide with an option to migrate to a substitute CRITICAL ILLNESS policy with us subject to PORTABILITY conditions.

We will give the notice to POLICYHOLDER in the event we may decide to withdraw the product. Such notice will be given to the POLICYHOLDER at least 3 months prior to the date when such withdrawal comes into effect.

The product will be withdrawn only after due approval from Insurance Regulatory and Development Authority. However, if the POLICYHOLDER do not respond to Our intimation in case of such withdrawal, the POLICY will be withdrawn on the renewal date

ANTI REBATING WARNING

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs.